

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SCOTT A REED

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:14-70616 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/29/2014 and confirmed on 10/31/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	119,396.00
Less Refunds to Debtor	1,317.76
TOTAL AMOUNT OF PLAN FUND	118,078.24

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	3,648.00
Trustee Fee	4,854.12
Court Ordered Automotive Insurance	0.00
TOTAL ADMINISTRATIVE FEES	8,502.12

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC D/B/A MR Acct: 3054	0.00	45,785.10	0.00	45,785.10
	JPMORGAN CHASE BANK Acct: 0494	0.00	8,459.28	0.00	8,459.28
	NATIONSTAR MORTGAGE LLC D/B/A MR Acct: 3054	1,118.74	1,118.74	0.00	1,118.74
	JPMORGAN CHASE BANK Acct: 0494	136.44	136.44	0.00	136.44
	PA STATE EMPLOYEES CU/PSECU Acct: 4521	27,656.32	27,656.32	4,320.76	31,977.08
	PA STATE EMPLOYEES CU/PSECU Acct: 4521	6,804.95	6,804.95	511.12	7,316.07
					94,792.71

Priority					
	KENNETH P SEITZ ESQ Acct:	3,648.00	3,648.00	0.00	0.00
	SCOTT A REED Acct:	0.00	0.00	0.00	0.00
	SCOTT A REED Acct:	1,317.76	1,317.76	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00

* * * N O N E * * *

Unsecured					
	BANK OF AMERICA** Acct: XXX8377	0.00	0.00	0.00	0.00
	CHASE/JPMORGAN CHASE(*)++ Acct: XXX1325	0.00	0.00	0.00	0.00
	CHASE/JPMORGAN CHASE(*)++ Acct: XXX6629	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 4150	4,174.96	1,913.01	0.00	1,913.01
	PA COLLECTION SERVICE	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX6240				
	PA STATE EMPLOYEES CU/PSECU	15,948.42	7,307.72	0.00	7,307.72
	Acct: 4521				
	PA STATE EMPLOYEES CU/PSECU	0.00	0.00	0.00	0.00
	Acct: XXX0001				
	PA STATE EMPLOYEES CU/PSECU	8,186.79	3,751.26	0.00	3,751.26
	Acct: 4521				
	PA STATE EMPLOYEES CU/PSECU	3,953.26	1,811.42	0.00	1,811.42
	Acct: 4521				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KARINA VELTER ESQ	0.00	0.00	0.00	0.00
	Acct:				
					14,783.41
 TOTAL PAID TO CREDITORS					
TOTAL					109,576.12
CLAIMED	0.00				
PRIORITY	35,716.45				
SECURED	32,263.43				

Date: 10/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
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Certificate of Notice Page 4 of 6
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SCOTT A REED

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:14-70616 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Scott A Reed
 Debtor

Case No. 14-70616-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: msch
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 13

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db +Scott A Reed, 1299 Drane Highway, Osceola Mills, PA 16666-9134
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
 51 East Bethpage Road, Plainview, NY 11803-4224
 13914717 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, 4161 Piedmont Pkwy, Greensboro, NC 27410)
 13914720 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 13914721 +Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
 13914719 +Chase, Po Box 24696, Columbus, OH 43224-0696
 13984488 Federal National Mortgage Association, (Fannie Mae), c/o Seterus, Inc., P.O. Box 2206,
 Grand Rapids, MI 49501-2206
 13983788 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
 15062137 +Nationstar Mortgage, LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
 13914725 +Tina M. Reed, 1299 Drane Highway, Osceola Mills, PA 16666-9134

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13916826 E-mail/Text: mrdiscen@discover.com Oct 26 2019 03:25:37 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13914722 +E-mail/Text: mrdiscen@discover.com Oct 26 2019 03:25:37 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 13914724 +E-mail/Text: bankruptcynotices@psecu.com Oct 26 2019 03:27:37 PSECU, P.O. Box 67013,
 Harrisburg, PA 17106-7013

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper
 cr Seterus, Inc et al...
 cr Seterus, Inc., as the authorized subservicer for F
 13914718* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
 13914723 ##+PA Collection Service, P.O. Box 893, Washington, PA 15301-0893

TOTALS: 5, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 andygornall@latouflawfirm.com
 Andrew F Gornall on behalf of Creditor Seterus, Inc et al... andygornall@latouflawfirm.com
 Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for
 Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
 heather@mvrlegal.com, Michelle@mvrlegal.com
 James Warmbrodt on behalf of Creditor Seterus, Inc et al... bkgroup@kmllawgroup.com

District/off: 0315-7

User: msch
Form ID: pdf900

Page 2 of 2
Total Noticed: 13

Date Rcvd: Oct 25, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jill Manuel-Coughlin on behalf of Creditor BANK OF AMERICA, N.A. jill@pkallc.com,
chris.amann@pkallc.com/nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com
Karina Velter on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
amps@manleydeas.com
Kenneth P. Seitz on behalf of Debtor Scott A Reed thedebterasers@aol.com
Kevin Scott Frankel on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmevf@chapter13trustee.wpa.com

TOTAL: 11